

Washington State Health Insurance Market Share for Private Carriers

This document is used to compare the type of health plans offered and the market share of the carriers offering health benefit plans in Washington in 1996 and as of December 31, 2002.

Market Share

Figure 1 illustrates the market share of individual, small group, large group, Basic Health, and Washington State Public Employees Benefit Board in 2002. Data were not available in 1996 for a similar descriptive breakdown of market segments. The data from a 1996 survey on the health insurance market, conducted by the OIC, collected responses on only the availability of individual, small, and large group markets.

The market share (including all plans offered by a carrier) for the top three carriers increased from 48.5% to 66.7% from 1996 to December 31, 2002 (Tables 1 and 2). This increase is due, in part, to the noted mergers. Additional mergers not reflected in the first chart include Skagit County Medical and Whatcom County Medical, merging together first into Northwest Washington Medical and then into Regence Blueshield in 2001.

Individual Market

Three disability carriers were also actively marketing individual health benefit plans during 1996. At the present time, the only disability carrier marketing individual health coverage is Regence Blue Shield of Idaho. There are eight carriers currently offering individual coverage in Washington State.

Data Sources

- State of Washington Insurance Commissioner's Annual Report, 1996
- A survey conducted by the OIC in 1996
- Private carriers' financial statement filed with Washington State Office of Insurance Commissioner, 2002.

**Table 1: Total Health Insurance Market Share
by Private Carrier in 1996 (Washington State)**

Carrier	Type of Plan (not all plans are listed)				Total Market Share by Carrier ⁴
	Ind. ¹	Small Group ²	Large Group ³	Other Plans	
King County Medical (Now Regence)	X	X	X	Information not available	16.52%
Blue Cross of WA & AK (Now Premera)	X	X	X		16.39%
Group Health Cooperative	X	X	X		15.59%
Pacificare of Washington		X	X		6.55%
Medical Service Corporation (Subsequently merged into Premera)	X	X	X		5.58%
Pierce County Medical (Subsequently merged into Regence)	X	X	X		4.87%
Group Health Northwest (Subsequently merged into Group Health Cooperative)	X	X	X		4.13%
Qual-Med Washington Health Plan (Now Molina)		X	X		3.73%
Kaiser Foundation Health Plan		X	X		3.52%
Healthplus, Inc. (Subsequently merged into Premera)		X	X		3.08%
Good Health Plan of Washington (Now Providence Health Plan)		X	X		2.67%
Kitsap Physicians Service (Now KPS Health Plans)	X	X	X		2.54%
14 Other Insurers					14.83%

^{1, 2, 3} Information is from a survey conducted by the OIC in 1996.
⁴ Includes individual plans, small group plans, large group plans and all other plans.

Source: OIC survey 1996 and OIC annual report 1996-1997.

**Table 2: Health Insurance Market Share by Private Carrier
as of January 31, 2002 (Washington State)**

Plans	Market Share by Type of Plan						Total Market Share
	Ind.	Small Group	Large Group	Basic Health Plan	Public Employee	Other Plans	
Premera Blue Cross	1.68%	4.13%	15.51%	0.63%	0.67%	4.13%	26.74%
Regence Blue Shield	1.52%	5.13%	9.77%	0.78%	0.00%	4.52%	21.71%
Group Hlth Cooperative	0.65%	0.33%	5.67%	0.65%	2.46%	8.34%	18.10%
Pacificare of WA Inc	0.00%	0.04%	1.40%		0.50%	5.91%	7.86%
Community Health Plan of WA				2.24%	0.06%	2.61%	4.92%
Group Health Options Inc		0.38%	4.08%		0.38%		4.82%
Kaiser Fndtn Health Plan NW	0.19%	0.37%	1.26%	0.15%	0.16%	1.66%	3.80%
Molina Healthcare of WA Inc				0.11%		3.59%	3.70%
KPS Health Plans	0.08%	0.25%	0.73%		0.43%	0.07%	1.57%
Aetna Health Inc WA Corp	0.02%	0.18%	0.39%		0.51%	0.13%	1.24%
RegenceCare		0.37%	0.24%		0.62%	0.00%	1.23%
Columbia United Providers Inc				0.18%		0.81%	0.99%
Asuris Northwest Health	0.02%	0.36%	0.35%			0.05%	0.77%
LifeWise Health Plan of WA	0.60%	0.00%					0.60%
First Choice Health Plan Inc			0.57%			0.03%	0.60%
Regence Health Maintenance OR Inc		0.15%	0.20%			0.06%	0.41%
Regence BCBS OR						0.40%	0.40%
Aetna Health of Washington Inc		0.07%	0.07%	0.05%		0.13%	0.32%
Providence Health Plan		0.03%	0.04%				0.08%
Kaiser Permanente Hlth Alternatives			0.02%			0.05%	0.08%
One Health Plan of WA Inc		0.04%	0.02%				0.06%
Total	4.76%	11.84%	40.33%	4.78%	5.79%	32.49%	100.00%
Top Three Carriers							
Premera (Premera Blue Cross, LifeWise Health Plan of WA)	2.28%	4.13%	15.51%	0.63%	0.67%	4.13%	27.35%
Regence (Blue Shield, RegenceCare, Asuris Northwest Health, Regence HMO OR, Regence BCBS OR)	1.53%	6.01%	10.56%	0.78%	0.62%	5.03%	24.53%
Group Health (Group Hlth Cooperative, Group Health Options, Inc.)	0.65%	0.70%	9.75%	0.65%	2.84%	8.34%	22.93%
Sum of Top Three	4.46%	10.85%	35.82%	2.06%	4.12%	17.50%	74.80%
Market Share of Top Three in Each Market Segment	93.72%	91.65%	88.82%	43.04%	71.15%	53.85%	74.80%

Source: Private carriers' financial statements filed with Washington State Office of Insurance Commissioner, 2002.

**Figure 1: Shares of Market for Private Carriers
(Washington State)**

